

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/05/2009.
- 2) This case was confirmed on 07/29/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/29/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/28/2011.
- 5) The case was dismissed on 09/28/2011.
- 6) Number of months from filing to the last payment: 26
- 7) Number of months case was pending: 31
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 105,718.02
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 24,355.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 24,355.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,975.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,588.61
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,563.61**

Attorney fees paid and disclosed by debtor **\$ 1,525.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DRAPER & KRAMER MORT	OTHER	NA	NA	NA	.00	.00
AMERICAN GENERAL FIN	SECURED	4,325.00	6,182.00	6,182.00	4,432.32	332.37
AMERICAN GENERAL FIN	UNSECURED	1,857.00	483.96	483.96	.00	.00
BAC HOME LOANS SERVI	SECURED	131,986.00	128,201.19	.00	.00	.00
BAC HOME LOANS SERVI	UNSECURED	57,986.00	NA	NA	.00	.00
BAC HOME LOANS SERVI	SECURED	.00	20,447.10	20,842.10	16,026.70	.00
IL STATE DISBURSEMEN	PRIORITY	.00	NA	NA	.00	.00
DISH NETWORK	UNSECURED	137.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	.00	NA	NA	.00	.00
AT&T	UNSECURED	509.00	NA	NA	.00	.00
NORTH STAR CAPITAL A	UNSECURED	390.00	2,804.88	2,804.88	.00	.00
CHICAGO FIRE OFFICER	UNSECURED	2,500.00	2,112.19	2,112.19	.00	.00
CHICAGO FIREFIGHTERS	UNSECURED	2,200.00	1,853.65	1,853.65	.00	.00
CHICAGO FIREMANS ASS	UNSECURED	5,800.00	3,778.28	3,778.28	.00	.00
SPRINT	UNSECURED	542.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	.00	NA	NA	.00	.00
FORD MOTOR CREDIT	UNSECURED	18,000.00	10,923.23	10,923.23	.00	.00
ECMC	UNSECURED	22,798.00	23,371.57	.00	.00	.00
ST MARGARET MERCY HE	UNSECURED	100.00	NA	NA	.00	.00
ST MARGARET MERCY HE	UNSECURED	100.00	NA	NA	.00	.00
RJM AQUISITIONS FUND	UNSECURED	.00	867.16	867.16	.00	.00
HSBC BANK	UNSECURED	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC BANK	UNSECURED	.00	NA	NA	.00	.00
ECMC	UNSECURED	4,098.00	4,225.72	.00	.00	.00
MERRICK BANK	UNSECURED	.00	NA	NA	.00	.00
NELNET	UNSECURED	13,266.06	9,299.39	.00	.00	.00
TCF BANK	UNSECURED	.00	NA	NA	.00	.00
NELNET	UNSECURED	8,263.42	4,085.83	.00	.00	.00
USA CREDIT	UNSECURED	.00	NA	NA	.00	.00
CREDIT ACCEPTANCE CO	SECURED	3,000.00	7,748.45	.00	.00	.00
UNITED STUDENT AID F	UNSECURED	NA	8,329.39	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	524.21	524.21	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	392.54	392.54	.00	.00
CREDIT ACCEPTANCE CO	UNSECURED	.00	2,654.61	2,654.61	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	20,842.10	16,026.70	.00
Debt Secured by Vehicle	6,182.00	4,432.32	332.37
All Other Secured	.00	.00	.00
TOTAL SECURED:	27,024.10	20,459.02	332.37
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	26,394.71	.00	.00

Disbursements:

Expenses of Administration	\$ 3,563.61	
Disbursements to Creditors	\$ 20,791.39	
TOTAL DISBURSEMENTS:		\$ 24,355.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/05/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.